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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	09/476,384
		Filing Date	December 30, 1999
		First Named Inventor	Morea et al.
		Art Unit	3628
		Examiner Name	Jeffrey Pwu
Sheet 1	of 4	Attorney Docket Number	4526-32214

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
<i>[Signature]</i>	64	AUTHOR UNKNOWN, "About Western Union," 9 pages, located on www.westernunion.com and printed on 06/10/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>[Signature]</i>	79	INA STEINER, "PayPal Online Payment Service - Another Way to Pay for Auction Items," AuctionBytes.com, 02/20/2000, 4 pages, Number 8, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	80	INA STEINER, "BidPay.com Offers Click and Pay Service for Buyers," 23-Jan-2000, 4 pages, Number 6, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	81	INA STEINER, "Follow-up to BidPay Article," 07-Feb-2000, 4 pages, Number 7, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	82	STEVEN BARAS, Staff Letters and Memoranda, State of New York Banking Department, 18-Jul-2000, 2 pages, found on www.banking.state.ny.us Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	83	ALMAR LATOUR, "PayPal Electronic Plan May Be On the Money in Years to Come," The Wall Street Journal Interactive Edition, 15-Nov-1999, 2 pages, found on www.paypal.com Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	84	Hal Plotkin, "Beam Me up Some Cash," Silicon Valley Insider, 08-Sep-1999, 3 pages, found on www.halplotkin.com Internet Web site and printed on 23-Sep-2003	
<i>[Signature]</i>	85	KAREN EPPER HOFFMAN, "PayPal Still Running Free But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank," Bank Technology News, found on www.banktechnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
<i>[Signature]</i>	86	AUTHOR UNKNOWN, "PayPal.com Case Study," 7 pages, found on fox.rollins.edu Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
<i>[Signature]</i>	87	AUTHOR UNKNOWN (indicated as Confinity, Inc.), "PayPal for the Palm," 2 pages, found on www.handheldnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	

Examiner Signature	<i>[Signature]</i>	Date Considered	4/25/05
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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<b>Substitute for form 1449/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete if Known</b>	
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<i>2</i>	88	AUTHOR UNKNOWN, "PayPal - News," 3 pages, found on www.andrys.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application	
	89	AUTHOR UNKNOWN, "Online Payment Services," compiled November 2002, date of publication believed to be in November 2002 or after, 3 pages, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
	90	INA STEINER, "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services," 18-Jun-2000, 4 pages, Auctionbytes-Update Number 16, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
	91	AUTHOR UNKNOWN, "WHOIS Search Results - WHOIS Record for bidpay.com," 2 pages, located on www.networksolutions.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	92	AUTHOR UNKNOWN, "First Data Acquires PaySys International," 2 pages, located on http://www.paysys.com/news/press2001/paysys043001.pdf and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	93	AUTHOR UNKNOWN, "PaySys sign up four Asian distributors," 2 pages, located on www.bizjournals.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	94	AUTHOR UNKNOWN, "VisionPLUS Consumer Payment Solution Overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	95	AUTHOR UNKNOWN, "Payment and Services from PaySys," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
	96	AUTHOR UNKNOWN, "PaySys - company overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>2</i>	97	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Sending Payment and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

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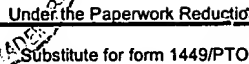
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Sheet	4	of	4
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